

EXHIBIT 14

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

FEDERAL TRADE COMMISSION,)
Plaintiff,) Case No. 2:22-cv-11120-BAF-APP
v.)) Hon. Bernard A. Friedman
FINANCIAL EDUCATION)
SERVICES, INC. *et al.*,)
Defendant.)
_____/

DECLARATION OF KARAUNDA HURT

1. I, Karaunda Hurt, have personal knowledge of the facts below and am competent to testify about them.
2. I am over the age of 21 years old.
3. I am a resident of Houston, Texas.
4. I am currently working as a realtor.
5. In 2017, I was working in a job I did not like. I could not stay there anymore, and felt forced to quit. While leaving that job was a relief in many ways, it also presented a major challenge – my source of income was gone.
6. As a result, my credit took a major hit.
7. This was problematic for a number of reasons. My husband and I were looking at the time into purchasing a home in Houston. Because my credit

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was so damaged, we knew securing a loan for a home would be near impossible. This was not my first attempt to purchase property, and I knew that credit plays a major role in securing a loan, and securing a reasonable interest rate.

8. One day, while I was on Instagram, I found an advertisement for credit repair services. I do not recall if I just so happened to see it, or if I was perhaps searching for information on credit repair.

9. In any event, the advertisement was promoting a program that could repair your credit and help you become a homeowner. This fit the bill for what I was looking for.

10. I looked into the program, and learned about UCES and FES. I reviewed the products online myself to see if I thought they would work for me. The protection plan included a whole host of products, among them ones that could help my credit. I decided I would give the protection plan a chance.

11. I enrolled in the protection plan in January of 2018. The first product I tried using was the credit restoration product. This product was designed to help me improve my credit score. I was able to improve my credit score by running a credit report the credit report identified the negative items on my credit report.

12. Credit restoration then helped me draft letters to contest certain negative entries on my credit report. I was sent copies of letters to review, and

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decide to challenge the items I wanted to. I then signed these letters and sent them to the credit bureaus.

13. When I enrolled in the protection plan, my credit score was 643. Over the course of the next 10 months, my credit score increased to 780.

14. In fact, my credit had increased so much that in November 2018, just 10 months into the protection plan, my husband and I were able to secure the loan we wanted to buy a house.

15. The protection plan allowed me to understand financial literacy. The plan taught me the importance of paying my bills on time. While everyone knows that you should pay your bills on time, this protection plan went a step further – it taught me why making the timely payments was important, and explained the impact timely, versus untimely payment history impacted your financial life.

16. I have always been a person that would apply for a credit card, max is out, stop using it, and then pay it off. Once I paid that credit card off, I would close the account. I thought this was the best way to behave financially. I thought by using the credit card, paying it, and subsequently closing it, I would create a record of good financial behavior that would show others that I was a responsible person. I learned through credit builder that this conduct was actually hurting my credit score.

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17. The financial literacy you gain by using the protection plan is the best part of the product. Each product within the protection plan helps you in a unique way, and teaches you different things about being a smart financial person.

18. For example, debt manager is a product I rely on. I have two mortgages, car payments, credit cards, and other expenses. With debt manager, I can plug all of this information into a system that tracks my debts. Debt manager shows me how to pay off debts quicker. It showed me that it would have taken me over 25 years to get out of debt. Using simply adjustments, I was able to create a plan to get out of debt in just 9 years, and save thousands of dollars in interest payments. This product saved me.

19. Another great product is the “Smart Credit” product. With Smart Credit, you insert all of your financial information, and it spits out a few score trackers. You get a “score tracker,” a “score builder” and a “score boost” score.

20. Score tracker shows you where are you currently. It explains your hiring risk, insurance credit scores, and auto credit scores score. You can see your credit is not just about a number – your credit impacts your auto loan, your insurance premiums, and this allows you to track it. I also had no idea that certain employment decisions, such as hiring and promoting, can be based on credit scores, as there is apparently an associated risk with your scores.

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21. Score builder teaches you how to dispute or work directly with creditors to manage debts. For example, it teaches you that even if you are behind on payments, you can work with the creditors to get on payment plans or other agreements to pay debts. In exchange, creditors are willing to take marks off your credit reports. The product creates templates for you that use professional language so creditors take you more seriously and are willing to work with you. This is great because sometimes there are extenuating circumstances for why you can't pay a debt, such as being between jobs, or having an unexpected emergency expense. These issues shouldn't result in permanent damage to your credit. This tool provides you with a way to address this problem. I benefited greatly from this.

22. Score boost shows you have much credit card debt you have, and lists each credit card to see what the balances are. It shows you a way to pay the cards down in an efficient and cost saving way, and earn points toward your credit score.

23. I have used every single product in the protection plan, including setting up my will and trust, and also taking advantage of the identity and credit monitoring products to get real time tracking and protection.

24. The budgeting product is a great tool. It has helped keep me on track to ensure that I stay above water. Using this tool, I am able to track my income,

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and expenses, and make sure I have enough money to pay for everything I buy. At the time I enrolled in the protection plan, I was shocked to see that my expenses were actually higher than my income. I did not realize that. I made simple adjustments to my spending by identifying areas to cut back on, and am in a better place today.

25. The financial lockbox is another great tool I use. This product allows you to store important documents in a safe place. I am able to organize those documents by category, and keep them somewhere I know that I can find them.

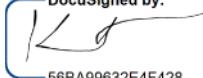
26. The financial lockbox has very personal importance to me. Prior to buying the protection plan, I had several deaths in my family. When it came to planning for care after death, there were so many messes. I cannot imagine dealing with this again, or, having to leave people behind to deal with these problems when I pass away. Now, I know that all of my documents, like my will, are stored in a place that can be easily located. This brings me a lot of comfort.

27. As an agent, it brings me a lot of joy to help others achieve their dreams as well. In fact, I have a few customers that just last year were able to become homeowners, and credit the protection plan for allowing them to secure loans, budget, save money, and make their purchase.

28. I am very thankful to have the protection plan in my life.

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Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

DocuSigned by:

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Karaunda Hurt

Executed on 6/24/2022.